



Order Filed on August 5, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

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Attorney for Secured Creditor

In re:

Sharifa S. Muhammad

Debtor.

Chapter: 13

Case No.: 18-34545-RG

Hearing Date: August 5, 2020

Judge: Rosemary Gambardella

CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following page is hereby **ORDERED**.

DATED: August 5, 2020

A handwritten signature in cursive script that reads "Rosemary Gambardella". Below the signature is a horizontal line, and underneath that line, the text "Honorable Rosemary Gambardella" and "United States Bankruptcy Judge" is printed.
Honorable Rosemary Gambardella
United States Bankruptcy Judge

Debtor: Sharifa S. Muhammad
Case No.: 18-34545-RG
Caption of Order: **CONSENT ORDER RESOLVING CERTIFICATION OF
DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default (“COD”) filed by Specialized Loan Servicing, LLC, as servicing agent for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2007-HE6, Asset Backed-Certificates, Series 2007-HE6 (“Movant”), and whereas the post-petition arrearage was **\$9,625.65** as of July 13, 2020, and whereas the Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Movant’s interest in the following property: 181 Schuyler Ave., Newark, NJ 07112 (“Property”) provided that the Debtor complies with the following:

- a. Beginning with the September 1, 2020 payment, the Debtor shall cure the post-remaining petition arrearage amount of \$9,625.65 by making six (6) consecutive monthly payments of \$1,604.28 each until the arrearage is paid in full;
- b. The Debtor shall resume making the regular contractual monthly payments directly to Creditor as each becomes due, beginning with the August 1, 2020 payment and continuing thereon per the terms of the underlying loan; and
- c. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.

2. The Debtor will be in default under the Consent Order in the event that the Debtors fail to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Movant under the Chapter 13 Plan.

3. If the Debtor fails to cure the default within thirty (30) days from the date of default, Movant may submit a Certificate of Default to the Court, as well as an order lifting the automatic stay imposed under 11 U.S.C. §362(a) permitting Movant to exercise any rights under the loan documents with respect to the Property.

4. Movant is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ David Jerome Witherspoon
David Jerome Witherspoon, Esq.
10 Hill Street
Suite 20Y
Newark, NJ 07102
Counsel for Debtor

/s/Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel for Creditor

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Sharifa S. Muhammad
DebtorCase No. 18-34545-RG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2020.

db +Sharifa S. Muhammad, 181-183 Schuyler Ave., Second Floor, Newark, NJ 07112-3183

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. Bank National Association, as Trustee et al ...
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.comDavid Jerome Witherspoon on behalf of Debtor Sharifa S. Muhammad daveslaw321@gmail.com,
prissycatina@yahoo.comDenise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor
in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle
Bank National Association, as Trustee for Bear St dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.comGavin Stewart on behalf of Creditor Specialized Loan Servicing, LLC bk@stewartlegalgroup.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee,
successor in interest to Bank of America, National Association, as Trustee, successor by merger
to LaSalle Bank National Association, as Trustee for Bear St kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.comMarie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7